

NATIONAL FLOOD INSURANCE PROGRAM

CLAIMS HANDBOOK



FEMA



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Introduction

FEMA's National Flood Insurance Program (NFIP) protects millions of policyholders from flooding across more than 22,600 U.S. communities. Through floodplain management regulations, government-backed flood insurance policies and disaster support, the NFIP keeps residents safer, minimizes property damage and helps build resilient communities.

Whether you're a homeowner, renter or business owner, this Claims Handbook is designed to help you prepare for and recover from a flood event. It details how to prepare for and stay safe during a flood, explains how and when to start a flood claim and gives an overview of the claims process if you are not satisfied with the result of your flood insurance claim.

Refer to your policy for specific information on coverage, limitations, restrictions and deductibles.

Before a Flood

Floods can happen with little to no warning and floodwaters may rise quickly. Take the necessary steps now to prepare yourself, family, pets and property in advance of a flood.

REVIEW YOUR POLICY DECLARATIONS PAGE

Your flood insurer will send you a Declarations Page. This is the front page of your policy and specifies:

- Who the policy insures (“named insured[s]”);
- The property address;
- When coverage begins and ends (“policy period”); and
- Amounts of coverage.

Make sure the Declarations Page information is correct and lists any other party with a financial interest in your property (for example, your mortgage company or co-owner). Because lenders retain a secured interest in the property, they have a right to be named on any building payment.

Notify your insurer promptly if you notice any mistakes or want to make changes. Updating it now can help avoid unnecessary delays before your claim is paid.

UNDERSTAND YOUR COVERAGE

Definition of a Flood

Flood, as used in your flood insurance policy, means:

1. “A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
 - c. Mudflow.*
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.”

*Mudflow is defined as, “A river of liquid and flowing mud on the surface of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure or a saturated soil mass moving by liquidity down a slope, are not mudflows.”



Applying the Definition

The following scenarios can help apply the definition of a flood to real-life situations. However, this list is illustrative only and is not correct under any and all circumstances. Coverage depends on the actual events. Please refer to your flood policy for specifics.



Covered

Not Covered



<p>You may be covered by an NFIP flood insurance policy if a river overflows, causing a Standard Flood Insurance Policy (SFIP)-defined flood, and water enters your property...</p>	<p>...but not if a toilet overflowing for a reason other than an SFIP-defined flood causes water damage.</p>
<p>You may be covered by an NFIP flood insurance policy if heavy rain on a normally dry hillside creates a river of liquid and flowing mud that enters your property...</p>	<p>...but not if a portion of the hillside collapses due to prolonged rainfall and flows downhill without a current of water before entering your property. This would be considered a landslide, mudslide or slope failure and therefore would not be covered by the NFIP.</p>
<p>You may be covered by an NFIP flood insurance policy if rain causes flash flooding during a hurricane and water enters your property...</p>	<p>...but not if the rain is propelled indoors by wind. That would be considered wind-driven rain, which is not covered by the NFIP.</p>
<p>You may be covered by an NFIP flood insurance policy if your sump pump backs up into your basement during a flood...</p>	<p>...but not if the sump pump backs up without a flood in the area causing it. Without flooding as the cause of the backup, the NFIP would not cover the damage.</p>
<p>You may be covered by an NFIP flood insurance policy if a flood causes water to seep into your basement...</p>	<p>...but not if water slowly permeates through your basement walls due to a natural increase in groundwater levels. Because flooding is not the cause of the long-term seepage, it is not covered by the NFIP.</p>

Dive into more flooding terms with the NFIP Flooding & Related Weather Events brochure, available at agents.floodsmart.gov/nfip-flooding-weather-events.

TALK TO YOUR INSURANCE AGENT

Contact your insurance agent right away if any updates or changes are necessary to your policy Declarations Page. You should also call your insurance agent or company representative if you have refinanced, taken a second mortgage or acquired a home improvement loan with a company other than the one shown on your policy.

Additionally, you may want to review your policy and discuss the extent of your coverage, including the amount of your deductible, with your insurance agent or insurance company representative. There are separate flood insurance policy options available for building coverage and personal property (contents coverage).

Coverage amounts and deductibles often have an impact on how quickly you can recover after a flood, and these apply to any future claim settlements. If you are concerned about not having enough building coverage or that your deductible is too high, your insurance agent or insurer can work with you on increasing coverage or decreasing deductibles (though some lenders have minimum deductible requirements). Knowing the specifics of your policy will ensure your desired types and amounts of coverage are in place to protect the life you've built.

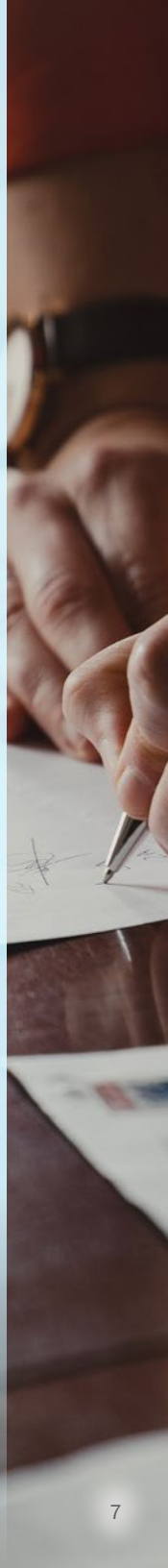
If you need to make changes to your policy, do not wait until there is a threat of flood. It can take 30 days for changes to take effect. Notify your insurer as soon as possible.

SHARE ALTERNATE CONTACT INFORMATION

Provide your insurance agent with several ways to contact you (for example, a cell phone number, work number and email address, rather than just your home phone number).

After a flood, you may not be able to return to your property right away or it may not have functioning utilities like electricity. This can make communication with your insurance company representatives challenging if the only contact information you provided is a landline.

If your contact information needs to be updated, please contact your carrier or agent immediately.



SECURE IMPORTANT PAPERS

Keep original copies of important insurance papers in a secure and waterproof location. Be sure these include the contact information for your insurance agent or company, a copy of your flood insurance policy, important receipts and documentation of the insured items within your home or business.

If you need to evacuate, bring these important papers with you in a waterproof container. Digital and cloud-storage options are another way to safeguard your paperwork and keep important information accessible.

Preserve Essential Records



Other important documents you might want to protect from potential flood damage include **property deeds, stock certificates, birth certificates, social security cards, passports and insurance paperwork**. Check once every year to ensure that these documents are up-to-date and stored in a water-safe location.

ORGANIZE LISTS & DOCUMENTATION

Attempting to recreate an inventory list can be difficult after a flood occurs. Start compiling past building repair receipts and, if you purchased personal property coverage, create and maintain a list of personal property items. Include as much information as possible along with photos and videos of your building interior/ exterior and personal property.

Attach any relevant documents (e.g., bills, receipts, purchase orders) to your list. Be sure to save everything with your other important paperwork in a water-safe place.

For each personal property item, include:



Purchase price



Description



Quantity



Approximate age



Manufacturer

Optional, helpful details:



Source of purchase



Cost to replace today
with like kind and quality



Capacity



Make, model and
serial number

PREPARE YOUR PROPERTY

If you have time to prepare for a flood, take the following actions to minimize damage to your property and help you stay safe.



Turn off the electricity at your breaker or fuse box and close the main gas and water valves, all of which may be located in your garage or basement.



Anchor fuel tanks and elevate utilities.



Bring outdoor items inside or tie them down securely (e.g., lawn furniture, grills, etc.).



Clean out gutters.



Move valuables, hazardous household products and important documents to a higher level and put them in a waterproof container, if possible.



Review the items stored in your basement. Flood insurance policies provide coverage to a limited list of items in basements such as furnaces, clothes washers and dryers and window air conditioners. Items that may be covered elsewhere in your home may not be covered if they are stored in a basement. To protect against additional losses, consider relocating valuable or essential items to areas of your home with broader coverage. Find more information on what is and is not covered at [agents.floodsmart.gov/basement-coverage-fact-sheet](https://www.floodsmart.gov/basement-coverage-fact-sheet).



Clean bathtubs, sinks and bottles with lids and fill them with clean drinking water in case water supplies become tainted.



Create an easily accessible emergency kit. Visit [ready.gov/kit](https://www.ready.gov/kit) to identify what essentials to include.

You can also use flood loss avoidance coverage as outlined in your SFIP to cover up to \$1,000 toward the purchase of supplies and labor to protect your insured property from the imminent threat of flood. This can include installing a sump pump or adding temporary sandbags, plastic sheeting and lumber. Learn more about flood loss avoidance at agents.floodsmart.gov/flood-loss-avoidance.

KNOW HOW TO STAY SAFE

Rule number one when flooding is imminent is to keep yourself and your loved ones safe. Follow the instructions of local emergency personnel when evacuating.

If floodwaters rise too quickly preventing you from evacuating safely, move to the highest level of your property. If that is an attic, consider storing tools (like an axe or sledgehammer) there, so you can create an opening to escape onto the roof. However, if there's a combined threat of wind and flood, an attic may not be an appropriate place to shelter. Only get on the roof if necessary; once there, signal for help.

When flooding is likely, you should also avoid sheltering in an area below ground level like a basement. While basements may feel safe from strong winds, they can quickly fill up with water.

Attics and basements may seem like better options, but both locations could hinder evacuation and/or rescue efforts.

If you need to shelter in your home until help arrives, keep your cell phone and emergency kit with you. They can help you communicate with emergency services, stay informed about the situation and maintain access to critical supplies.

Outside your home, stay away from downed power lines or electrical wires and avoid contact with floodwater. Electrocutation is a major cause of death in floods and the water may be contaminated or contain dangerous debris.

After a Flood

Experiencing a flood is often overwhelming. Taking swift action to prioritize immediate needs versus less urgent needs puts you on the path to recovery more quickly, allowing you to regain control of your home or business and your life.

Access fillable copies of important forms your adjuster or insurer may need at [fema.gov/flood-insurance/find-form/policyholders](https://www.fema.gov/flood-insurance/find-form/policyholders).

RETURNING HOME

If you were required to evacuate, do not return to your property until local authorities have given you permission. Once you are allowed to access your property, be cautious—even if it seems safe.

Keep these important actions in mind when returning to your home:

- Evacuate the premises immediately if you hear a hissing sound or smell gas. Place a call to your gas company from a different location—using your landline or cell phone inside a structure with a gas leak could spark an explosion.
- Leave your circuit breakers and gas lines turned off. Live currents in water and gas leaks are dangerous. Keep them turned off until an electrician, plumber or appropriate local official has inspected your system.
- Boil water for five minutes before drinking it or using it to prepare food until you know that the water supply is safe.
- Do not use toilets or sinks if sewer and water lines are damaged. Wait to do so until you call a plumber.
- Photograph any water-damaged food, including canned goods, and then throw it away.



Unable to Stay in Your Home?

If a presidential disaster declaration is issued, FEMA's Individual Assistance (IA) may be available to help with additional living expenses (ALE). ALE coverage is also a standard part of many homeowners or renters insurance policies. It often covers lodging and eating expenses like the cost of staying in a hotel or buying food. However, the NFIP does not cover ALE.

Visit [disasterassistance.gov](https://www.disasterassistance.gov), review your property insurance policy or contact your property insurance representative for more information.

TAKING NECESSARY IMMEDIATE ACTIONS

There are some important things you should do right away to start the claims and recovery process.

STEP
1

Start Your Claim

File your notice of loss with your insurance agent or insurer promptly, even if you are unsure if your loss is covered or exceeds the policy deductible. All flood insurance policy forms require you to give prompt, written notice of flood-related damage. Submit this to your insurance agent or directly to your insurer. Be sure to include your policy number.

Reach out to them if you have questions about filing a loss notice. Remember it may be difficult to reach your insurance agent or company after a flood, but contact them as soon as possible and report your claim after the flood event.

Follow any other direction given by your insurer to expedite your recovery. Get started with the How To Start a Flood Insurance Claim flyer, available at agents.floodsmart.gov/how-start-flood-insurance-claim.

STEP
2

Divide & Photograph Property

Do not delay cleaning up after a flood—the longer your items sit in water, the more likely they are to become damaged.

Separate damaged from undamaged property as required by your policy and make every effort to protect undamaged property. Remove wet, non-salvageable building material and personal property items to avoid mold growth and worsening damage. Move things you want to save to a safe, dry place such as a higher floor or a protected area outdoors. Open doors and windows to ventilate your space and assist in the drying process.

However, do not discard anything before your adjuster sees it unless the damaged item presents a health hazard or local law requires you to discard it. If you must discard property, take photographs documenting the flood damage to the item(s) to show that repair is not possible before disposing. Be sure to keep samples for your adjuster to review (e.g., keep a piece of flood-damaged wall-to-wall carpet, wood floors, etc.).

Keep in mind that some items affected by flooding can be cleaned or repaired to their pre-loss condition. If you think an item can be repaired, set it aside for the adjuster's examination. You should also consult with your adjuster or insurer on what additional cleaning expenses and repair services are covered by your SFIP.

Basic cleanup of covered items can include:

- Pumping out trapped floodwater.
- Labor to remove or extract spent cleaning solutions.
- Treatment for mold and mildew.
- Structural drying of salvageable interior foundation elements.

Debris removal can also be a covered expense. This can include:

- Removal and disposal of covered property.
- Removal and disposal of flood-borne debris.

It's important to note that covered expenses for clean-up and debris removal only apply to the removal of items covered under your policy that are damaged by flood, not *any* flood-damaged item.

For example: the removal of installed wall paneling would not be covered, even though it's necessary to clean foundational elements (i.e., foundation walls). The same applies to plants or trees along the perimeter of the building—removing them to access the foundation for repairs would not be covered.

More on this can be found on [page 17](#), in the section titled “Repairing & Rebuilding.” Refer to your policy for additional information.

STEP

3

Note Personal Property Damage

List and photograph damaged personal property. Homeowners, renters and businesses that purchased personal property coverage must provide a list of damaged personal property and include any related details or documents.

Return to [page 9](#) for a list of what should be included in your records.

STEP

4

Record Building Damage

List and photograph any areas of potential structural damage you want to show your adjuster. Signs of potential structural damage may include visible cracks, sagging or uneven floors and hard-to-open doors and windows. The adjuster will need to investigate and gather facts that will allow the insurer to determine if the damage is the direct result of the flood.

Review coverage scenarios for examples of what the adjuster might consider on [page 6](#).

KNOWING WHO TO TRUST

Expect multiple individuals to offer help—but be alert and try to spot potential fraud. Don't be afraid to ask for identification. Consider contacting the person's office or employer to verify their identity.

Assistance may come from:



Government officials, who may visit and assess your property;



Insurance adjusters, who will collect information, take photos and help you fill out claims paperwork;



Contractors, who may offer to assist in restoring your property; and



Nonprofits or volunteer organizations, which may provide cleanup, food and financial assistance.

Reputable sources will never ask for payment, your Social Security Number or your bank account information. You should also be wary of pressure tactics to sign something or pay an advance. Review the NFIP's Identifying Your Advocates After a Flood flyer at agents.floodsmart.gov/identifying-advocates-after-flood to learn more about potential visitors after a flood and what identification they should carry.



REPAIRING & REBUILDING

Flood Damage Remediation & Structural Drying

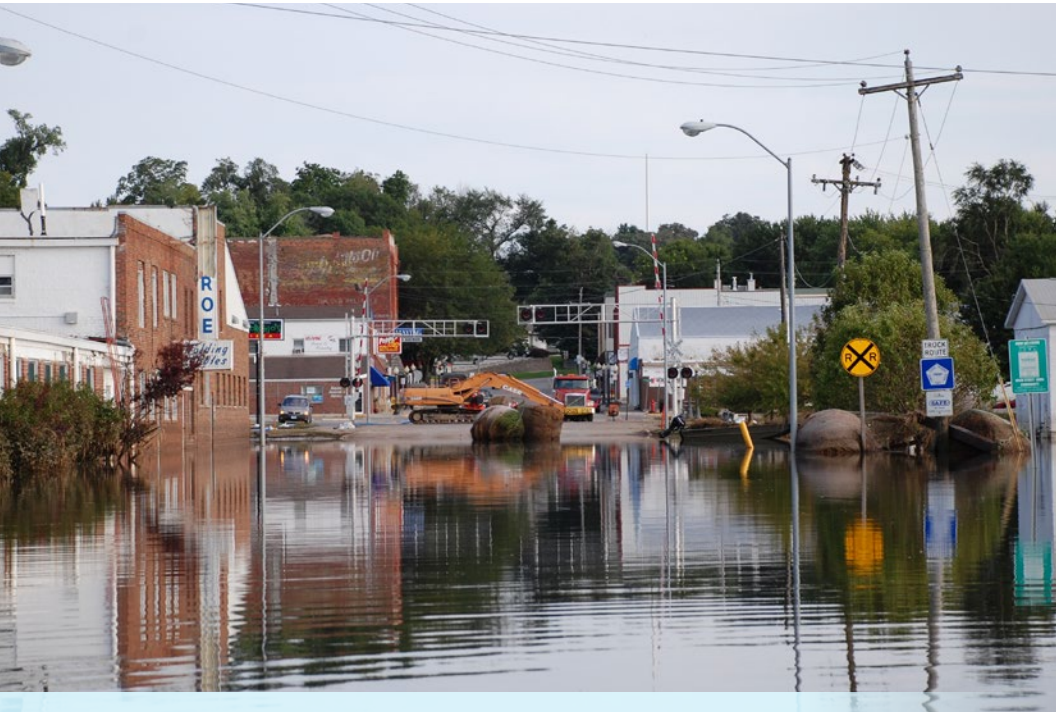
If the interior living space of your building is inundated with floodwater, it will require the removal of wet non-salvageable building materials and drying before repairs can start.

Act quickly to prevent additional damage. Starting the cleanup process immediately will reduce the amount of time water sits in your home, limiting how much more damage can occur and increasing the likelihood of saving materials and belongings. It also gets you back to normal life faster.

Engage a remediation expert if needed. You may choose to hire a professional damage remediation company. They can assist with the process of removing flood-damaged, non-salvageable building materials; cleaning; applying a treatment to prevent the growth of mold and mildew; and performing additional building dry-out.

Keep in mind that damage remediation and repair resources can be limited after a flood event, so contact reputable companies as soon as possible.

First, if and when considering a business or individual, ask for credentials. The company should be licensed, bonded and trained to perform remediation work. Hired services that are not qualified to perform flood damage remediation may charge for work that is not effective or not justified for the type of loss you have.



Second, inform the servicer you hire that FEMA requires a properly completed drying log. A drying log supports the mitigation company’s work and the final invoice for drying services. Typically, buildings can be dried within 72 hours or less. Contact your adjuster if your drying takes longer. Once the work is complete, you will also need to send your adjuster the drying log along with the itemized invoice.

Lastly, confirm there will be daily checks. A drying technician should check your building at least every 24 hours to record moisture and humidity levels and ensure the building is drying properly. During these checks, the technician may move equipment around inside the building to adjust airflow, remove certain fans or introduce other equipment to facilitate drying.

Be aware that your insurer will have the right to review documentation from the remediation expert to determine if the work performed is covered, payable and reasonable.

Understand what insurance will not cover. Common expenses that are not covered on a flood claim, but could be charged to you, include:

- Testing for mold. Generally, mold is excluded under the SFIP, the policy will not pay to determine the type of mold, recommend a remediation protocol or remediate the mold, including the use of HEPA machines. Coverage is limited to the removal of non-salvageable flood-damaged building material and application of an anti-microbial to prevent the growth of mold and mildew.
- Checking for pollutants. Testing, monitoring and cleanup of pollutants is only covered when required by law and is limited to the area of the building damaged by flood. A copy of the order requiring the work and a copy of the law or ordinance is required for reimbursement under the claim.
- Extra charges for labor, personal protection, air-filtering machines or HEPA filters. These charges are often already accounted for under separate charges. For example, if your invoice includes a unit price to remove flood-damaged building items, the unit price includes all charges related to labor, materials and equipment usage.
- Food and lodging costs for workers.
- Using dehumidifiers or air movers inside your flood-damaged building before work begins. Drying equipment should not be used before non-salvageable flood-damaged building materials and contents are removed, cleaned or treated against mold and mildew.



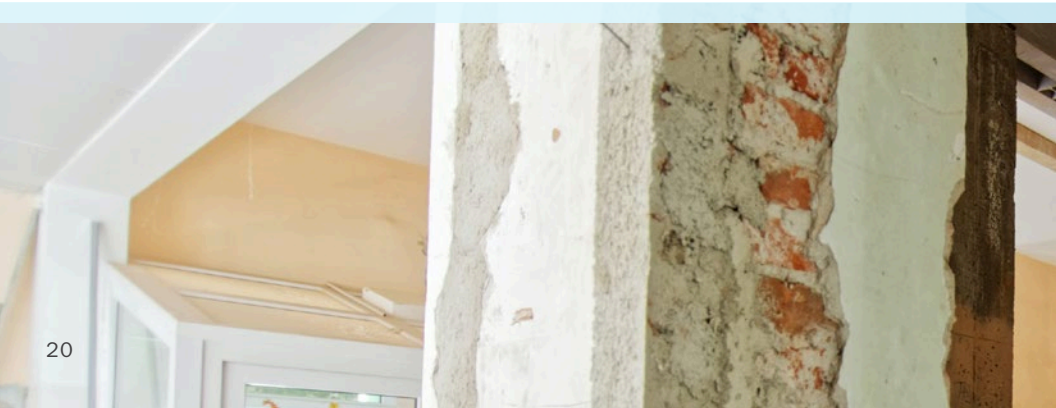
Repair Contractors & Tradespeople

After a flood, building repairs are often necessary. It's up to you how you want to manage these repairs. You can perform the work yourself, oversee the repairs by purchasing materials and hiring skilled laborers to perform the work or hire a repair contractor to oversee all the work.

When exploring your options, consider:

- Hiring contractors who are licensed, bonded and insured. Ask to see verification.
- Using local contractors even if resources are limited after a large event. You want someone who will be available after repairs are complete to address any workmanship issues that may arise.
- Giving a smaller advance to start work. Contractors will usually ask for a modest up-front advance to purchase materials and then bill as work is complete—this is to protect you and the contractor.
- Checking the overhead and profit margins. General contractors will charge overhead and profit, which are added to the gross material and labor costs.

More advice and recommendations on rebuilding after a flood can be found in the NFIP Rebuilding Safer & Stronger After a Flood guide at agents.floodsmart.gov/rebuilding-after-flood.



Beyond the Basics

Explore mitigation efforts to help reduce or eliminate future flood damage. Structural and non-structural mitigation measures or adjustments can include:



Elevating utilities like heating and cooling systems, water heaters and electrical panels;



Installing flood openings in basements or other fully enclosed areas below the lowest elevated floor;



Filling in basements;

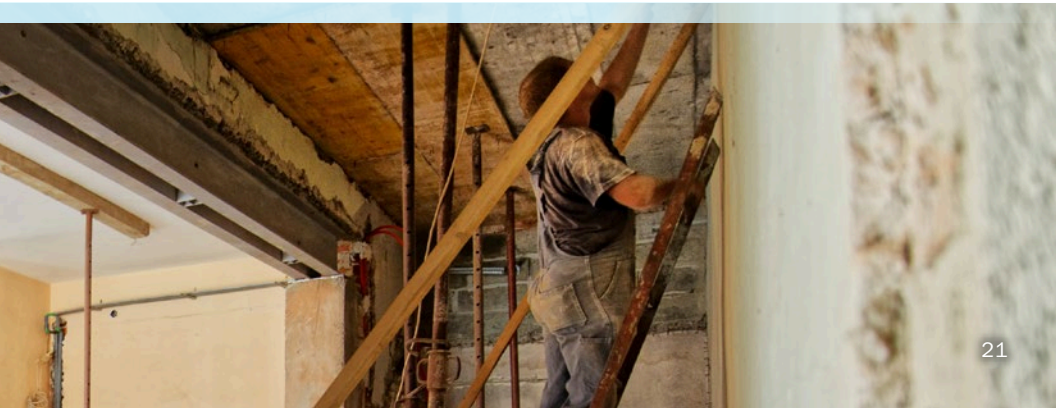


Elevating your property above the community's Base Flood Elevation (BFE) level; and/or



Relocating your home or business to an area located above the BFE or outside the high-risk flood area.

To learn more about hazard mitigation and what assistance grants are available for your community through FEMA to prevent future flood damage, visit [fema.gov/grants/mitigation](https://www.fema.gov/grants/mitigation).



HANDLING YOUR CLAIM

Once you have filed your flood insurance claim, work with your adjuster to ensure your flood insurer has what they need to pay the claim.

Generally, your adjuster contacts you within one-to-two days of receiving your notice of loss. However, depending on local conditions and the severity of the flooding, it could take longer. When you speak with them, you will set up a time for them to inspect your property.

Your adjuster will provide a contact telephone number and set expectations concerning the time it will take to complete the adjustment, which includes preparing the estimate to repair or replace the covered flood damaged items. While adjusters are experienced claims professionals trained to notice damage you may have overlooked, you should point out any damage you noticed.

Did You Know?



The property inspection portion of the adjusting process is usually completed in person. In-person adjusting allows your adjuster to perform a comprehensive, physical inspection of your property.

Remote adjusting may be an option but not all claims will qualify.

With remote adjusting, an adjuster will walk you through the process. You'll need to use an internet-connected device to document that a general condition of flooding occurred, demonstrate how the flood entered the building, photograph the flood damage to the building and personal property and measure the rooms. You must be able to dedicate sufficient time to ensure a thorough inspection.

To learn more about in-person and remote adjusting options, visit floodsmart.gov/how-do-i-start-my-flood-claim and select "Prepare for your inspection."

Your adjuster will take measurements, photos and notes of the damage caused directly by the flood event during the initial visit to your property. This is called “scoping” a loss. They may ask for your help to complete the scoping process, which may include preparing an inventory of the damaged personal items.

Rest assured that if anything is accidentally omitted or discovered later, you can provide the information to your adjuster or insurance company for consideration. More on this is discussed in the next section, “Requesting Additional Payment.”

If the damage is extensive, your adjuster may need to make additional visits to the property or hire an expert to confirm the cause of the damage or best method of repair.

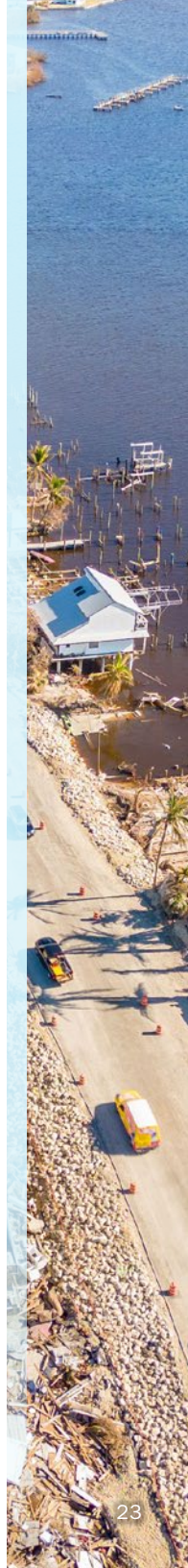
You may also ask your adjuster for an advance or partial payment to start the recovery process before your insurer settles your full claim. Your adjuster will assist you with this process.

If you have a mortgage, your mortgage company must sign all building payment checks, including any advance payments that you receive. Any advance payment will be deducted from your total claim for the building and, if applicable, personal property loss. The insurer issues the personal property advance payment directly to you.

REQUESTING ADDITIONAL PAYMENT

After submitting your claim and Proof of Loss, you may request an additional payment if you notice additional damage to the insured building or personal property, find an item was missed or misidentified in the estimate or learn that the cost to repair the covered flood damage exceeds your adjuster’s estimate.

This must be completed within the 60-day limit or within any extensions of time granted. Your insurance carrier may ask for an extension of time from FEMA in the event you make a request for additional payment after the time limitation, but it is not guaranteed.





Start your request by notifying your adjuster or insurance company as soon as possible. You must present documentation, including a Proof of Loss and your contractor’s detailed estimate of costs, to your adjuster to support the request. They may need to revisit your home or business to verify newly claimed flood damage.

If you plan to submit a Proof of Loss and supporting documentation without the assistance of your assigned adjuster, confirm the proper submission address with your insurer. If sent to the wrong address, it may not be received by the appropriate party in time or at all, which could harm your efforts to secure an additional payment.

Filing an Increased Cost of Compliance (ICC) Claim

Your flood policy does not cover costs that would make your building compliant with building codes, except those provided by ICC, Coverage D of your SFIP. If your community determines that your home or business is substantially damaged and requires that the damaged building be brought into compliance with floodplain management laws, you may be eligible to file an ICC claim.

Your community will notify you by official letter if your home or business was substantially damaged and confirm if you must comply with local floodplain management ordinances or laws in effect. Learn more about substantially damaged and substantially improved declarations in the following Deep Dive.



Deep Dive

A structure is considered **substantially damaged (SD)** if the cost to repair it to its pre-damage condition is 50% or more of the market value (not including the value of the land).

A structure is considered **substantially improved (SI)** if the proposed work to improve it will cost 50% or more of the market value of the structure before the “start of construction” of the improvement. Substantial improvement does not include projects to correct existing health, sanitary or safety violations identified by the local code officials which are necessary to assure safe living conditions.

SD and SI properties must be brought into compliance with current local floodplain management standards to decrease peril to life and property and prevent future disaster suffering.





Your claims representative can provide you with additional information related to your SD/SI determination or you can visit agents.floodsmart.gov/si-sd-answers-to-questions to review the Answers to Questions about Substantially Improved/Substantially Damaged Buildings brochure.

If you qualify, ICC coverage provides up to \$30,000 to help cover the cost of eligible mitigation measures to reduce future flood risk. Eligible measures include elevation, floodproofing (non-residential and residential buildings with basements) and demolition. However, if you receive a claim payment for the maximum permitted amount, you are not able to receive the \$30,000 ICC limit.



The following table shares examples of ICC coverage available to policyholders with different coverage and paid claim amounts:

Example ICC Scenarios

	<p>NFIP MAX: 250K COVERAGE A: 200K ICC: \$30K</p>
	<p>Policyholder has \$200,000 of Coverage A under the SFIP Dwelling Form. Even if the Coverage A limit is reached, \$30,000 remains available for ICC because it is less than the NFIP maximum of \$250,000.</p>
	<p>NFIP MAX: 250K COVERAGE A: 250K, PAID \$220K ICC: \$30K</p>
	<p>Policyholder has \$250,000 of Coverage A under the SFIP Dwelling Form and is paid \$220,000 on their claim. \$30,000 remains available for ICC if the policyholder is eligible.</p>
	<p>NFIP MAX: 250K COVERAGE A: 250K, PAID \$240K ICC: \$10K</p>
	<p>Policyholder has \$250,000 of Coverage A under the SFIP Dwelling Form and is paid \$240,000 on their claim. Only \$10,000 remains available for ICC if the policyholder is eligible.</p>
	<p>NFIP MAX: 250K COVERAGE A: 250K, PAID \$250K ICC: \$0K</p>
	<p>Policyholder has \$250,000 of Coverage A under the SFIP Dwelling Form and is paid coverage limits on their claim. No money remains available for ICC whether or not the policyholder is eligible.</p>

To file for ICC benefits, notify your flood insurer immediately upon receiving notice from the community that your damaged building needs to be brought up to code, and provide your insurer with the necessary documentation. You are required to sign a separate ICC Proof of Loss to receive payment before the deadline, 60 days from the date of the community letter. There is also a time limit of six years from the date of the flood to complete the qualifying ICC work.

Your claims representative can provide you with additional information related to ICC coverage and the process. You can also visit floodsmart.gov/increased-cost-compliance-coverage.

ADDRESSING QUESTIONS ABOUT YOUR CLAIM

FEMA encourages all flood insurance policyholders with questions about their insurance claim to speak to their adjuster or insurer first. Your adjuster and insurer will work with you to address your concerns.

However, if after this conversation you are still not satisfied with the decision or amount your insurer agrees to pay you for your flood-related damage, you have options.

OPTION

1

File an Appeal

You have the right to file an appeal with FEMA after you receive an official, written letter from your insurer denying all or part of your claim. During the appeal process, you may continue working with your flood insurer to resolve your claim and any other outstanding issues.

While the process helps you resolve claim issues, it cannot give you added coverage or claim limits beyond those included in the NFIP policy in effect at the time of the flood loss.

Submitting Your Appeal

You must submit your letter of appeal to FEMA within 60 days of the date on the denial letter from your flood insurer. Information necessary for your appeal could include:

- Details listed on your NFIP policy's Declarations Page, including the:
 - Policy number;
 - Policyholder name(s); and
 - Property address, which may not be your mailing address.
- The best contact information for you.
- A copy of the insurer's written denial of all or part of your claim.
- The specific details about your concern.

The named insured (as it appears on your NFIP policy) or legal representative should submit the appeal. The representative should clearly identify their relationship to the named insured. If authorizing another person to speak with FEMA about your claim, you will need to do so in writing. By law, FEMA must obtain this authorization first to protect your privacy.

Authorizing Representatives



To authorize another person(s) to represent you, you must submit documentation that includes your full name, current address, date and place of birth, the name(s) of your representative(s) and your signature. You must notarize this document or include the following statement:

"I expressly grant permission to FEMA to release my records to this third-party representative. I declare under penalty of perjury that the foregoing is true and correct. Executed on <DATE>. <SIGNATURE>."

Enclose all documentation relevant to the denied item(s) in support of your appeal and mail to **FEMA, 400 C Street, S.W., 6th Floor S.W., Washington, DC 20472-3010** or send electronically to FEMA-NFIP-Appeals@fema.dhs.gov. Do not send original copies of documents—send photocopies and keep originals in a safe place. FEMA also has an NFIP Claims Appeal form for online submissions, available at agents.floodsmart.gov/nfip-claim-appeal.

FEMA uses the U.S. mail postmark, express carrier acceptance date or digital timestamp to determine whether you submitted the appeal within the required timeframe.

If FEMA needs to re-inspect your property to gather more information, you will receive a request to schedule an appointment for the reinspection. FEMA may also request additional information from you, your adjuster or claims examiner. You will have at least 14 calendar days to respond in instances where FEMA requests additional information from you. Failure to provide the requested information in full and within 14 calendar days may result in dismissal of your appeal.

Limitations On Appeals

The appeals process offers a non-adversarial pre-litigation remedy intended to resolve claim issues. FEMA cannot expand coverage or waive limitations and exclusions. Filing an appeal does not waive any of the requirements or extend any of the time limitations stated within your policy.

Policyholders may only use one pre-litigation remedy, so if you file an appeal, you cannot seek appraisal as provided for in your policy. If you seek appraisal, then you cannot appeal. Because an appeal is a pre-litigation remedy, you cannot appeal after you file suit against an insurer on a flood insurance claim issue. By regulation and operation of law, your appeal automatically terminates upon the filing of a lawsuit.

Appeals Resolution

Policyholders who file an eligible appeal will receive a decision from FEMA in writing. The policyholder's insurer will also receive a copy of the appeal decision. The decision represents FEMA's final review of your claim and the agency provides no further administrative review.

If you do not agree with the final appeal decision, federal law allows you to file suit in the federal district court where the damage occurred, provided you do so within one year of the date the insurer first denied all or part of your claim. You have to do so within that one-year period even if your appeal has not reached resolution because the existence of an appeal does not alter, extend or suspend the one-year statute of limitations allowed by Congress. FEMA falls under the Executive Branch of the Government and cannot override or change the statute of limitations enacted by Congress.

Disclaimer: Federal laws and regulations supersede information in this handbook where conflicts exist.

For more on flood insurance claim appeals, visit the FEMA Appealing Your Flood Insurance Claim fact sheet at agents.floodsmart.gov/appealing-claim-fact-sheet.



OPTION
2

Invoke the Appraisal Provision

If you disagree with the estimated reimbursement amount for the covered loss, you have rights under your policy. The details of this provision are listed in your policy, but you may not file an appeal with FEMA if you use this provision.

OPTION
3

File a Lawsuit

You must file suit in the federal district court where the flood damage occurred within one year of the date of the written denial of all or part of your claim. If FEMA's NFIP Direct is your insurer, you may file suit against FEMA. For all other insurers, you must sue the flood insurer. No matter how many Proofs of Loss are submitted, there is still only one claim that arises from a single flood event.

After filing an appeal to FEMA, you may still file suit against your insurer, but once you initiate litigation, you can no longer file an appeal. Filing an appeal does not extend the period to file a lawsuit against your insurer. You should consult your personal attorney if you have additional questions regarding litigation.





ADDITIONAL GUIDANCE & CONTACT INFORMATION

Contact FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center for questions about flood mapping and insurance. Go to msc.fema.gov/fmix to chat live with a specialist from 9 a.m. to 5 p.m. EST Monday-Friday, email FEMA-FMIX@fema.dhs.gov or call **877-336-2627**.

Visit agents.floodsmart.gov/nfip-answers-to-questions to access the in-depth brochure Answers to Questions About the NFIP, which provides detailed information on the claims, disaster assistance and rebuilding processes.

For a list of financial options available to disaster survivors, review Recovering Financially After a Flood at agents.floodsmart.gov/financial-recovery-flooding.

Your insurer and agent are also valuable resources.

Visit the Office of the Flood Insurance Advocate (OFIA) at fema.gov/flood-insurance/advocate to learn more about the fair treatment of policyholders and property owners.





FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. FEMA manages the NFIP. For more information about NFIP flood insurance, call **800-621-3362**.

If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

For the most up-to-date version of this resource, please visit agents.floodsmart.gov/claims-handbook.

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